

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

**George L Willis
1457 Cedrow Drive
High Point, NC 27260**

Case No. _____

Chapter 13

SS# xxx-xx-2105

SS# _____

Debtor(s)

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on May 18, 2016.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of **\$1,175.00** per month for a period of **60** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs**1. Attorney fees.**

☐ The attorney for the Debtor will be paid the base fee of \$3,700.00. The Attorney has received \$_____ from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.

☒ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

2. Trustee costs. The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses

III. Priority Claims

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

a. ☒ None

b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.

d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
Guilford County Tax Department	\$0.00
Internal Revenue Service*	\$0.00
North Carolina Department of Revenue	\$0.00

IV. Secured Claims**1. Real Property Secured Claims**a. ☐ None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
CitiFinancial Mortgage Co., Inc.*	1457 Cedrow Drive High Point, NC 27260 Guilford County	NR	N	\$410.00	\$4,808.00	
HSBC Bank Nevada NA	1457 Cedrow Drive High Point, NC 27260 Guilford County	NR	Y	\$0.00	\$0.00	T
Restoration Group of the Triad	1457 Cedrow Drive High Point, NC 27260 Guilford County	NR	Y	\$0.00	\$0.00	T

2. Personal Property Secured Claimsa. ☐ None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
Ford Motor Credit	2015 Ford Escape 15000 miles Location: 1457 Cedrow Drive, High Point NC 27260	\$27,645.54	N	\$0.00	\$0.00	\$575.22	5%
Title Max	1996 Ford Explorer 180000 miles Location: 1457 Cedrow Drive, High Point NC 27260	\$600.00	N	\$0.00	\$0.00	\$12.48	5%

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
United Consumer Financial Services*	Vaccum Cleaner Location: 1457 Cedrow Drive, High Point NC 27260

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

VII. Executory Contracts/Leases

- a. ☒ None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions

- a. ☒ None
- b. Other classes of unsecured claims and treatment

c. Other Special Terms

Date: **May 18, 2016**

/s/ Jennifer Adams Ledford

Jennifer Adams Ledford 27686

Attorney for the Debtor

Address: **Post Office Box 20570
Greensboro, NC 27420-0570**

Telephone: **336-273-1600**

State Bar No. **27686**

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:

George L Willis

SS# xxx-xx-2105

SS#

Debtor(s)

NOTICE TO CREDITORS
AND
PROPOSED PLAN

Case No.

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

Reid Wilcox
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402

Anita Jo Kinlaw Troxler
Chapter 13 Trustee
Greensboro Division
Post Office Box 1720
Greensboro, NC 27402-1720

Capital One Bank USA
PO Box 30281
Fleetville, PA 18420

Citifinancial
605 Munn Rd
Fort Mill, SC 29715

Citifinancial
605 Munn Rd E
c/s Care Dept.
Fort Mill, SC 29715

CitiFinancial Mortgage Co., Inc.*
1000 Technology Dr.
Mail Station 420
O Fallon, MO 63368-2240

Credit One Bank
P O Box 98875
Las Vegas, NV 89193

First Premier Bank
3820 N. Louise Ave
Sioux Falls, SD 57107

First Premier Bank*
Attn: Bankruptcy Dept.
P. O. Box 5524
Sioux Falls, SD 57117-5524

FMC-Omaha Service Ctr
PO Box 542000
Omaha, NE 68154-8000

Ford Motor Credit
Customer Service
PO Box 542000

Omaha, NE 68154

Guilford County Tax Department
P.O.Box 3328
Greensboro, NC 27402

HSBC Bank Nevada NA
PO Box 30253
Salt Lake City, UT 84130

Internal Revenue Service*
P.O. Box 7346
Philadelphia, PA 19101-7346

Mariner Finance
1116 Eastchester Dr. Ste 112
High Point, NC 27265

Moses Cone Health System
P. O. Box 26580
Greensboro, NC 27415-6580

NCB Management Services, Inc.*
One Allied Drive
Trevose, PA 19053

NCO Financial Systems, Inc.*
507 Prudential Road
Horsham, PA 19044-2308

North Carolina Department of Revenue
Attn: Bankruptcy Unit
P.O. Box 1168
Raleigh, NC 27602-1168

One Advantage
7650 Magna Dr.
Belleville, IL 62223

Professional Medical Adj. Bureau
4135 S. Stream Blvd Ste 400
Charlotte, NC 28217

Restoration Group of the Triad
1379 S. Park Drive
Kernersville, NC 27284

Santander Consumer USA, Inc.*
8585 North Stemmons Freeway, Ste. 900
Dallas, TX 75247

Security Financial Services
PO Box 3146
Spartanburg, SC 29304

SGA Collections
300 E. Arlington Blvd
Greenville, NC 27858

Title Max
Legal Department
15 Bull Street
Savannah, GA 31401

United Consumer Financial Services*
865 Bassett Road
Westlake, OH 44145

Date: May 18, 2016

/s/ Jennifer Adams Ledford
Jennifer Adams Ledford 27686